

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Joseph M Ragona, III
Kathleen Ragona
Debtors

Case No. 18-03141-MJC
Chapter 13

District/off: 0314-5
Date Rcvd: May 29, 2024

User: AutoDocke
Form ID: 3180W

Page 1 of 4
Total Noticed: 53

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 31, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Joseph M Ragona, III, Kathleen Ragona, 382 Old River Rd, Thorhurst, PA 18424-7623
5089334	AMERICOLLECT, PO BOX 1690, Colby, WI 54421-1690
5089346	EYE CARE SPECIALISTS, PO BOX 660827, Dallas, TX 75266-0827
5089348	FIRST PREMIER BANK, Sioux Falls, SD 57107
5089351	GEISINGER, PO BOX 27727, Newark, NJ 07101-7727
5089354	+ JEFFERSON HEALTH, PO BOX 88, Philadelphia, PA 19105-0088
5089355	L.C.C.C., 1333 S. PROSPECT ST, Nanticoke, PA 18634
5089358	+ MATTHEW BERGER, M.D., 340 MONTAGE MTN RD, Moosic, PA 18507-1707
5089369	RADIOLOGY ASSOCS, PO BOX 197, State College, PA 16804-0197
5089370	+ RECON ORTHO, PO BOX 757910, Philadelphia, PA 19175-7910
5089371	+ ROTHRMAN INSTITUTE, 925 CHESTNUT ST, Philadelphia, PA 19107-4290
5089374	+ VALLEY ENT, P.C., 190 WELLES ST, Kingston, PA 18704-4961
5089375	+ VISION IMAGING, 517 PIERCE ST, Kingston, PA 18704-5757

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: AIS.COM	May 29 2024 22:35:00	Capital One Bank (USA) N.A Cabelas Club Visa by Am, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
5089332	^ MEBN	May 29 2024 18:34:35	ADVANCED CALL CENTER, PO BOX 9091, Johnson City, TN 37615-9091
5089335	+ Email/Text: legal@arsnational.com	May 29 2024 18:38:00	ARS NATIONAL, PO BOX 469100, Escondido, CA 92046-9100
5089336	EDI: WFNNB.COM	May 29 2024 22:35:00	BOSCOVS, PO BOX 183003, Columbus, OH 43218-3003
5089339	EDI: CAPITALONE.COM	May 29 2024 22:35:00	CAPITAL ONE, PO BOX 71083, Charlotte, NC 28272-1083
5110922	+ EDI: AIS.COM	May 29 2024 22:35:00	CAPITAL ONE BANK (USA), N.A. - CABELA'S CLUB VISA, 4515 N SANTA FE AVE, OKLAHOMA CITY, OK 73118-7901
5089343	+ Email/Text: ngisupport@radiusgs.com	May 29 2024 18:38:00	CENTRAL CREDIT, 9550 REGENCY SQ BLVD, STE 500, Jacksonville, FL 32225-8169
5089344	+ Email/PDF: creditonebknotifications@resurgent.com	May 29 2024 18:43:52	CREDIT ONE BANK, PO BOX 98872, Las Vegas, NV 89193-8872
5104716	EDI: CAPITALONE.COM	May 29 2024 22:35:00	Capital One Bank (USA), N.A., PO Box 71083,

5091623	+ Email/Text: bankruptcy@cavps.com	May 29 2024 18:38:00	Charlotte, NC 28272-1083 Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
5089345	EDI: DISCOVER	May 29 2024 22:35:00	DISCOVER, PO BOX 3008, New Albany, OH 43054-3008
5092054	EDI: DISCOVER	May 29 2024 22:35:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5089347	EDI: BLUESTEM	May 29 2024 22:35:00	FINGERHUT, PO BOX 166, Newark, NJ 07101-0166
5089349	^ MEBN	May 29 2024 18:34:40	FMS, INC, PO BOX 707600, Tulsa, OK 74170-7600
5089333	EDI: JPMORGANCHASE	May 29 2024 22:35:00	AMAZON.COM, PO BOX 15123, Wilmington, DE 19850-5123
5089356	EDI: SYNC	May 29 2024 22:35:00	LOWES, PO BOX 530914, Atlanta, GA 30353-0914
5105495	Email/PDF: resurgentbknotifications@resurgent.com	May 29 2024 18:43:51	LVNV Funding, LLC its successors and assigns as, assignee of Santander Consumer USA, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5089359	Email/Text: bknotices@mbandw.com	May 29 2024 18:38:00	MCCARTHY BURGESS AND WOLFE, 26000 CANTON RD, Bedford, OH 44146
5089360	EDI: PARALONMEDCREDIT	May 29 2024 22:35:00	MEDICREDIT, PO BOX 1629, Maryland Heights, MO 63043-0629
5103714	+ Email/Text: bankruptcydpt@mcmcg.com	May 29 2024 18:38:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
5089361	+ Email/Text: electronicbkydocs@nelnet.net	May 29 2024 18:38:00	NELNET U.S. DEPT OF EDUCATION, PO BOX 82561, Lincoln, NE 68501-2561
5089362	+ Email/Text: ngisupport@radiusgs.com	May 29 2024 18:38:00	NORTHLAND GROUP, PO BOX 390846, Minneapolis, MN 55439-0846
5089363	EDI: AGFINANCE.COM	May 29 2024 22:35:00	ONE MAIN FINANCIAL, PO BOX 9001122, Louisville, KY 40290-1122
5100656	EDI: AGFINANCE.COM	May 29 2024 22:35:00	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
5089365	EDI: SYNC	May 29 2024 22:35:00	PAYPAL CREDIT, PO BOX 960080, Orlando, FL 32896-0080
5089366	Email/PDF: ebnotices@pnmac.com	May 29 2024 18:44:00	PENNYMAC, PO BOX 514387, Los Angeles, CA 90051-4387
5089367	EDI: PRA.COM	May 29 2024 22:35:00	PORTFOLIO RECOVERY, PO BOX 12914, Norfolk, VA 23541
5103611	EDI: PRA.COM	May 29 2024 22:35:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5090349	+ EDI: PRA.COM	May 29 2024 22:35:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5117333	+ Email/PDF: ebnotices@pnmac.com	May 29 2024 18:43:52	PennyMac Loan Services, LLC, P.O. Box 2410, Moorpark, CA 93020-2410
5106085	+ EDI: JEFFERSONCAP.COM	May 29 2024 22:35:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
5114342	EDI: Q3G.COM	May 29 2024 22:35:00	Quantum3 Group LLC as agent for, Second Round Sub LLC, PO Box 788, Kirkland, WA 98083-0788
5117106	EDI: Q3G.COM	May 29 2024 22:35:00	Quantum3 Group LLC as agent for, Galaxy

5114339	EDI: Q3G.COM	May 29 2024 22:35:00	International Purchasing LLC, PO Box 788, Kirkland, WA 98083-0788
5105304	EDI: Q3G.COM	May 29 2024 22:35:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
5089372	+ EDI: SYNC	May 29 2024 22:35:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
5089373	EDI: WTRRNBNK.COM	May 29 2024 22:35:00	SYNCHRONY BANK, 4125 WINDWARD PLAZA DR, Alpharetta, GA 30005-8738
5117441	+ Email/Text: bncmail@w-legal.com	May 29 2024 18:38:00	TARGET, PO BOX 660170, Dallas, TX 75266-0170
5089376	EDI: SYNC	May 29 2024 22:35:00	TD BANK USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
5105294	EDI: WFFC2	May 29 2024 22:35:00	WAL-MART, PO BOX 960024, Orlando, FL 32896-0024
			Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 40

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5089338		CABELAS
5089341		CAR CARE CREDIT
5089342		CARE CREDIT
5089350		GAMESTOP
5089352		GETTINGTON
5089353		GOODYEAR
5089357		MARINER FINANCE
5089377		WELLS FARGO
5089378		WOODFOREST BANK
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5089337	*	BOSCOVS, PO BOX 183003, Columbus, OH 43218-3003
5089340	*	CAPITAL ONE, PO BOX 71083, Charlotte, NC 28272-1083
5089364	##+	PATENUDE AND FELIX, 4545 MURPHY CANYON RD., 3RD FLOOR, San Diego, CA 92123-4363
5089368	##	PROCO, PO BOX 2462, Aston, PA 19014-0462

TOTAL: 9 Undeliverable, 3 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 31, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 29, 2024 at the address(es) listed below:

Name	Email Address
Carol Baltimore	on behalf of Debtor 1 Joseph M Ragona III bandicot6@aol.com
Carol Baltimore	on behalf of Debtor 2 Kathleen Ragona bandicot6@aol.com
Denise E. Carlon	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com
Jack N Zaharopoulos	TWeclf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmllawgroup.com
Michael Patrick Farrington	on behalf of Creditor PENNYMAC LOAN SERVICES LLC mfarrington@kmllawgroup.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1 Joseph M Ragona III
First Name _____ Middle Name _____ Last Name _____
Debtor 2 Kathleen Ragona
(Spouse, if filing)
First Name _____ Middle Name _____ Last Name _____
United States Bankruptcy Court Middle District of Pennsylvania
Case number: 5:18-bk-03141-MJC

Social Security number or ITIN xxx-xx-5702
EIN _____

Social Security number or ITIN xxx-xx-2327
EIN _____

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Joseph M Ragona III

Kathleen Ragona
aka Kathleen Malec

**By the
court:**

5/29/24



Mark J. Conway, United States
Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

Form 3180W

Chapter 13 Discharge

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- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.